

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jacob Shensky
Crystal Shensky
Debtors

Case No. 16-04290-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: DaneishaD
Form ID: 309A

Page 1 of 3
Total Noticed: 60

Date Rcvd: Nov 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2019.

db/jdb
aty +Jacob Shensky, Crystal Shensky, 50 Old York Road, Wellsville, PA 17365-9791
+Elizabeth L Wassall, Udren Law Offices, 111 Woodcrest Road, Suite 200,
Cherry Hill, NJ 08003-3620
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
aty +Morris Anthony Scott, Shapiro & DeNardo LLC, Shapiro & DeNardo,
3600 HORIZON DRIVE SUITE 150, King of Prussia, PA 19406-4702
aty +Nicole Bernadette LaBletta, Pincus Law Group, PLLC, 2929 Arch Street, Suite 1700,
Philadelphia, PA 19104-7327
tr +Lawrence V. Young (Trustee), CGA Law Firm, 135 North George Street, York, PA 17401-1132
4846375 +3232 Newmark Drive, Miamisburg, OH 45342-5421
4845125 #+Alltran Financial, PO Box 610, Sauk Rapids MN 56379-0610
4845126 +Anesthesia Assocs Of York, 1001 S. George Street, York PA 17403-3676
4845129 +Beautiful Smiles Dentist, c/o 33 S. Duke Street, York PA 17401-1401
4845130 +Berks Credit & Coll, 245 Main Street, Scranton PA 18519-1641
4845131 +Bureau Of Account Mana, 3607 Rosemont Ave Ste 50, Camp Hill PA 17011-6943
4845138 +Commercial Acceptance, 2 W Main St, Shiremanstown PA 17011-6326
4845139 +Commercial Acceptance, 2 W. Main Street, Camp Hill PA 17011-6326
4845140 +Credit Bureau Of York, 33 S Duke St, York PA 17401-1485
4845145 +Dynamic Recovery Solut, 135 Interstate Blvd Unit, Greenville SC 29615-5720
4845148 #+Memorial Hospital, 325 South Belmont Street, York PA 17403-2609
4845149 +MidAtlantic Corp/ Aero, 230 Lincolnway East, New Oxford PA 17350-1213
4874096 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
4845156 Pinnacle Health Hospital, 11 South Front Street, Harrisburg PA 17101
4845157 +Pnc Mortgage, Po Box 8703, Dayton OH 45401-8703
4845160 +State Collection Service/Holy Spiri, PO Box 6250, Madison WI 53716-0250
4846644 +U.S. Department of Housing and Urban Development, 451 7th Street S.W.,
Washington, DC 20410-0002
4845162 +Wolf's Fuel Oil & Gasoline, Po Box 190, York Springs PA 17372-0190
4845124 +York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156
4845163 +York Credit Bureau, 33 S. Duke Street, York PA 17401-1401
4845164 +York Hospital, 1001 S. George Street, York PA 17403-3645

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dmcutaia@gmail.com Nov 19 2019 19:13:48 Dawn Marie Cutaia,
Pugh and Cutaia, PLLC, 115 E. Philadelphia Street, York, PA 17401
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Nov 19 2019 19:14:01 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr +EDI: AISACG.COM Nov 20 2019 00:18:00 Capital One Auto Finance c/o AIS Portfolio Service,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr EDI: AISACG.COM Nov 20 2019 00:18:00 Capital One Auto Finance c/o AIS Portfolio Service,
P.O. BOX 4360, Houston, TX 77210-4360
4845128 +EDI: CINGMIDLAND.COM Nov 20 2019 00:18:00 AT&T Wireless, PO Box 537104,
Atlanta GA 30353-7104
4845127 +E-mail/Text: rperez@arcadiarecovery.com Nov 19 2019 19:14:04 Arcadia Recovery Bureau,
645 Penn Street, 4th Floor, Reading PA 19601-3559
4845134 +EDI: CAPITALONE.COM Nov 20 2019 00:18:00 Capital One, PO Box 30281,
Salt Lake City UT 84130-0281
4845135 EDI: CAPITALONE.COM Nov 20 2019 00:18:00 Capital One, PO Box 5893,
Carol Stream IL 60197-5893
4845133 EDI: CAPITALONE.COM Nov 20 2019 00:18:00 Capital One, PO Box 30285,
Salt Lake City UT 84130-0285
4845132 +EDI: CAPITALONE.COM Nov 20 2019 00:18:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City UT 84130-0285
4845136 +EDI: CAPONEAUTO.COM Nov 20 2019 00:18:00 Capital One Auto Finance, 3905 N Dallas Pkwy,
Plano TX 75093-7892
4850605 +EDI: AISACG.COM Nov 20 2019 00:18:00 Capital One Auto Finance,
c/o Ascension Capital Group fka, AIS Data Svcs dba Ascension Capital Grp,
4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
4868568 +EDI: AISACG.COM Nov 20 2019 00:18:00 Capital One Auto Finance,,
c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS,
Oklahoma City, OK 73118-7901
4845137 +EDI: CHASE.COM Nov 20 2019 00:18:00 Chase Card, Po Box 15298, Wilmington DE 19850-5298
4845143 EDI: DIRECTV.COM Nov 20 2019 00:18:00 Directv, PO Box 6550, Englewood CO 80155
4845141 +EDI: NAVIENTFKASMDOE.COM Nov 20 2019 00:18:00 Dept Of Ed/navient, Po Box 9635,
Wilkes Barre PA 18773-9635
4845142 +E-mail/Text: electronicbkydocs@nelnet.net Nov 19 2019 19:14:03 Dept Of Education/neln,
121 S 13th St, Lincoln NE 68508-1904
4845144 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 19 2019 19:13:57 Ditech, PO Box 6172,
Rapid City SD 57709-6172
4845146 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 19 2019 19:13:57 Green Tree Servicing L,
Po Box 6172, Rapid City SD 57709-6172
4845123 EDI: IRS.COM Nov 20 2019 00:18:00 IRS Centralized Insolvency Oper., PO Box 21126,
Philadelphia PA 19114-0326

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4845147 EDI: JEFFERSONCAP.COM Nov 20 2019 00:18:00 Jefferson Capital Systems, 16 Mclelland Rd, Saint Cloud MN 56303

4848305 E-mail/PDF: resurgentbknofications@resurgent.com Nov 19 2019 19:21:29 LVNV Funding, LLC its successors and assigns as, assignee of CVI Loan GT Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

4845150 +EDI: MID8.COM Nov 20 2019 00:18:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego CA 92123-2255

4845151 +E-mail/Text: Bankruptcies@nragroup.com Nov 19 2019 19:14:12 National Recovery Agen, 2491 Paxton St, Harrisburg PA 17111-1036

4873107 EDI: NAVIENTFKASMSERV.COM Nov 20 2019 00:18:00 Navient Solutions, Inc. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635

4845152 +E-mail/Text: egssupportservices@alorica.com Nov 19 2019 19:14:04 Osi Collect, 507 Prudential Rd., Horsham PA 19044-2308

4888831 EDI: PRA.COM Nov 20 2019 00:18:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

4845562 +EDI: PRA.COM Nov 20 2019 00:18:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

4845158 +EDI: PRA.COM Nov 20 2019 00:18:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk VA 23502-4952

4845159 +EDI: NAVIENTFKASMSERV.COM Nov 20 2019 00:18:00 Slm Financial Corp, Po Box 9500, Wilkes Barre PA 18773-9500

4847926 +E-mail/Text: electronicbkydocs@nelnet.net Nov 19 2019 19:14:03 U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

4852588 EDI: WFFC.COM Nov 20 2019 00:18:00 Wells Fargo Bank, N.A., dba WFDS, P.O. Box 19657, Irvine, CA 92623-9657

4845161 +EDI: WFFC.COM Nov 20 2019 00:18:00 Wfs Financial/Wachovia Dealer Srvs, Po Box 3569, Rancho Cucamonga CA 91729-3569

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Capital One Auto Finance, c/o Ascension Capital Group fka, AIS Data Svcs dba Ascension Capital Grp, 4515 N Santa Fe Ave Dept APS, Oklahoma City,, OK 73118-7901

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

4845153 ##+Penn Credit, 916 S 14th St, Harrisburg PA 17104-3425

4845154 ##Penn Credit Corp, 916 S 14th Street, PO Box 988, Harrisburg PA 17108-0988

4845155 ##+Penn Credit Corporatio, 916 S 14th St, Harrisburg PA 17104-3425

TOTALS: 0, * 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2019 at the address(es) listed below:

Dawn Marie Cutaia on behalf of Debtor 2 Crystal Shensky dmcutaia@gmail.com, cutaialawecf@gmail.com;r46159@notify.bestcase.com

Dawn Marie Cutaia on behalf of Debtor 1 Jacob Shensky dmcutaia@gmail.com, cutaialawecf@gmail.com;r46159@notify.bestcase.com

Elizabeth L Wassall on behalf of Creditor PNC Bank, National Association ewassall@udren.com, bankruptcy@udren.com

James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com

District/off: 0314-1

User: DaneishaD
Form ID: 309A

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Total Noticed: 60

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Morris Anthony Scott on behalf of Creditor PNC Bank, National Association pabk@logs.com
Nicole Bernadette LaBletta on behalf of Creditor PNC Bank, National Association
nlabletta@pincuslaw.com, brausch@pincuslaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	Jacob Shensky	Social Security number or ITIN	xxx-xx-6252
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Crystal Shensky	Social Security number or ITIN	xxx-xx-1849
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed in chapter	13 10/15/16
Case number:	1:16-bk-04290-HWV	Date case converted to chapter	7 11/6/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

09/19

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jacob Shensky	Crystal Shensky
2. All other names used in the last 8 years		
3. Address	50 Old York Road Wellsville, PA 17365	50 Old York Road Wellsville, PA 17365
4. Debtor's attorney Name and address	Dawn Marie Cutaia Pugh and Cutaia, PLLC 115 E. Philadelphia Street York, PA 17401	Contact phone 717-304-1841 Email: dmcutaia@gmail.com
5. Bankruptcy trustee Name and address	Lawrence V. Young (Trustee) CGA Law Firm 135 North George Street York, PA 17401	Contact phone 717 848-4900 Email: lyoung@cgalaw.com

For more information, see page 2 >

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 11/19/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 8, 2020 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: 45 North George Street, 5th Floor Multipurpose Room, York, PA 17401
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 3/8/20 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

